

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re: : CHAPTER 13
Lisa Springs-Williams :
 :
Debtors : BANKRUPTCY NO.: 16-10402 JKF

SECOND AMENDED CHAPTER 13 PLAN

1. PLAN FUNDING AND LENGTH OF PLAN

- A. The plan payments by the debtor shall include the \$750.00 already paid to date, and then \$275.00 a month for 53 months commencing on 9/21/2016, for a total funding of \$14,530.00.

2. SECURED CLAIMS

- A. Mortgages and Other Direct Payments by Debtor(s). Payments will be made outside the plan according to the original contract terms, with no modification of contract terms and with liens retained.

Name of Creditor	Description of Collateral	Principal Balance of Claim
Beneficial Bank	1820 W. Juniata St.	\$56,905.00
PHFA	1820 W. Juniata St.	\$20,855.38

- B. Arrears. These amounts will be paid in the plan and liens retained until entry of discharge.

Name of Creditor	Description of Collateral	Pre-petition Arrears to be Cured
Beneficial Bank	1820 W. Juniata St.	\$8,000.00
PHFA	1820 W. Juniata St.	\$600.00

- C. Other Secured Claims. These amounts will be paid in the plan.

Name of Creditor	Description of Collateral	Total to be paid in plan
City of Philadelphia	1820 W. Juniata St.	\$2,783.84
City of Philadelphia	1820 W. Juniata St.	\$321.47

3. PRIORITY CLAIMS

- A. Allowed unsecured claims entitled to priority under section 507 will be paid in full with the exception of certain assigned Domestic Support Obligations that may be paid less than 100% pursuant to section 1322(a)(4):

Name of Creditor	Total Payment

B. Administrative Claims:

(1) Trustee Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee, not to exceed 10%.

(2) Attorney fees. In addition to the retainer of \$1,445.00 already paid by the Debtor(s), the amount of \$1,555.00 in the plan.

3. UNSECURED CLAIMS: After all allowed secured and priority claims are paid the remainder is to be distributed pro rata to all filed unsecured claims, which are timely filed and approved by the Court.

4. Petitioner(s) exercise their rights of avoidance of all liens as allowed by law under 11 U.S.C. Sec. 522(f).

5. Upon confirmation of the Plan, title to all of the Petitioners (s) assets shall revert in the Petitioner(s).

Dated: August 31, 2016

/s/ Erik B. Jensen

Erik B. Jensen, Attorney for Debtors

Acceptances may be mailed to:

Clerk, U.S. Bankruptcy Court
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